

**REMARKS/ARGUMENTS**

This document is filed in response to the Examiner's Office Paper mailed May 2, 2006. The Examiner is thanked for the telephone interview with me regarding the specific response required to this paper. What follows is the result of my understanding of the conversation.

**Objections under 35 USC 132(a) to Papers filed in June, 2005**

The Examiner has objected to paragraph [3] in both the Marked up Specification and the Replacement Specification as adding new matter. The Applicant has amended both instances of this paragraph to remove this objection as follows in both Papers:

*[3] This invention relates generally to a mortgage loan data and financial services processing system and more particularly a method and system for a loan broker for enabling real estate agents, mortgage bankers, mortgage brokers, banks, institutions, CPAs, attorneys, home builders, direct consumers and other mortgage and non-mortgage related persons to originate a real estate loan or mortgage transaction for potential home buyers or homeowners in compliance with RESPA and other regulatory agencies. The present invention also enables the origination of equipment leases, insurance, investments and the like.*

In both Papers, the error was inadvertent. Consequently, the Applicant requests that the Examiner remove this objection to these paragraphs in both the Marked up Specification and the Replacement Specification.

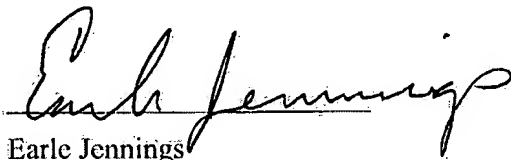
The Examiner has objected to paragraph [27] in the Marked up Specification as adding new matter. The Applicant has amended this paragraph to remove the objection as follows:

*[27] ~~DETAILED DESCRIPTION~~ BEST MODE OF CARRYING OUT THE INVENTION*

The error was inadvertent. Consequently, the Applicant requests that the Examiner remove the objection to this paragraph.

**Request for Telephone Interview:**

The Applicant requests a telephone interview between Mr. Earle Jennings or Mr. Gregory Smith and the Examiner, should the Examiner find that this patent application is not in condition for allowance. If we may be of any assistance in this case, please feel free to contact Earle Jennings or Gregory Smith at (510) 742-7417.



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